## THE UNITED STATES BANKRUPTCY COURT FOR THE EASTERN DISTRICT OF VIRGINIA Richmond Division

In re:

Oscar Anibal Rodriguez Virginia Ivelisse Genao-Santana Case No. 17-33494-KLP

Chapter 13

**Debtors** 

LAKEVIEW LOAN SERVICING,

Movant,

v.

OSCAR ANIBAL RODRIGUEZ and VIRGINIA IVELISSE GENAO-SANTANA

Debtors/Respondents,

and

SUZANNE E. WADE,

Trustee/Respondent.

## <u>DEBTORS' RESPONSE AND OPPOSITION TO</u> MOTION FOR RELIEF FROM THE AUTOMATIC STAY

The Debtors/Respondents, Oscar Anibal Rodriguez and Virginia Ivelisse Genao-Santana, by counsel, hereby file this Response and Opposition to Lakeview Loan Servicing, LLC's (the "Movant") Motion for Relief from the Automatic Stay, and they therefore state as follows:

- 1. The allegations contained in paragraphs one through five of the Motion are admitted.
- 2. The Debtors/Respondents deny the allegations contained in paragraph six of the Motion, and they hereby demand strict proof thereof.
- 3. The allegations contained in paragraph seven of the Motion are admitted.

Scott Carpenter (VSB#89057) NEW DAY LEGAL, PLLC 98 Alexandria Pike, Suite 10 Warrenton, VA 20186 Telephone (540) 349-3232 Counsel for Debtor Case 17-33494-KLP Doc 41 Filed 10/23/19 Entered 10/23/19 15:40:53 Desc Main Document Page 2 of 3

- 4. Paragraph eight of the motion does not call for a response, as it does not allege facts.
- 5. The Debtors/Respondents deny the allegations contained in paragraph nine of the Motion, and they hereby demand strict proof thereof.
- 6. The Debtors/Respondents assert that they are not in default on payments to the Movant, and no cause for relief from the automatic stay exists. Counsel for the Debtors/Respondents has reached out to Counsel for the Movant to request a payment history and/or other evidence of default, but Counsel for the Movant has not responded to that request.

WHEREFORE, the Debtors/Respondents pray that this Honorable Court deny the Movant's Motion for Relief from Automatic Stay and grant any further relief this Court deems appropriate.

Respectfully submitted this 23<sup>rd</sup> day of October 2019.

Respectfully submitted,

OSCAR ANIBAL RODRIGUEZ VIRGINIA IVELISSE GENAO-SANTANA By Counsel

NEW DAY LEGAL, PLLC

/s/ Scott W. Carpenter

Scott W. Carpenter, Esquire, VSB # 89057
John C. Morgan, Esquire, VSB # 30148
Suad Bektic, Esquire, VSB # 90012
98 Alexandria Pike, Suite 10
Warrenton, VA 20186
(540) 349-3232 Phone
(888) 612-0943 Facsimile
scott@newdaylegal.com
Counsel for the Debtors/Respondents

## CERTIFICATE OF SERVICE

I certify that I have, this 23<sup>rd</sup> day of October 2019, transmitted, via ECF or by regular mail, a true copy of the foregoing Response and Opposition to Motion for Relief from the Automatic Stay to:

M. Christine Haggard, Esq. Brock & Scott, PLLC

## Case 17-33494-KLP Doc 41 Filed 10/23/19 Entered 10/23/19 15:40:53 Desc Main Document Page 3 of 3

8757 Red Oak Blvd., Suite 150 Charlotte, NC 28217 Counsel for Movant

Suzanne E. Wade, Chapter 13 Trustee 7202 Glen Forest Drive, Suite 202 Richmond, VA 23226

Oscar Anibal Rodriguez Virginia Ivelisse Genao-Santana 1810 Bracken Road Richmond, VA 23236 Debtors/Respondents

/s/ Scott W. Carpenter
Scott W. Carpenter